

## I. AMENDMENT

### A. In the Claims

Please amend the claims as follows:

1. (currently amended) A referrer-controlled method for transferring an inbound communication to one of a plurality of financial assistance providers, the method including the steps of:

receiving an inbound communication from a debtor of a lender [from a referring apparatus of information] in a manner sufficient to identify a referrer identity corresponding to the lender;

selecting which one of a plurality of financial assistance providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity; and

connecting the inbound communication to the one of the plurality of the financial assistance providers in accordance with the criteria.

2. (currently amended) The method of claim 1, wherein the step[s] of receiving [and selecting are] is carried out with [the referrer identity being a lender identity and with] said inbound communication including a telephone connection to [a] the debtor of [a] the lender having the lender identity.

3. (currently amended) A method for referring a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the method including the steps of:

storing telephone numbers for a plurality of financial assistance providers in

memory accessible by a digital electrical computer;  
obtaining lender criteria for selecting one of the financial assistance providers;  
storing said criteria for access by said computer;  
identifying lender of a debtor;  
selecting one of the financial assistance providers by accessing the criteria,  
applying the criteria, and accessing one of the stored telephone numbers; and  
connecting the debtor by telephone to the one of the stored telephone numbers.

4. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

using ANI to detect a telephone number; and  
associating the telephone number with debtor information.

5. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

using DNIS to detect a telephone number; and  
associating the telephone number with lender information.

6. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

receiving debtor-identifying information by telephony; and  
communicating the information from said telephony to the lender for tracking  
debtor payment performance with said debtor-identifying information.

7. (previously presented) The method of any one of claims 2 and 3, wherein

the step of connecting is carried out with the financial assistance center being a credit-counseling agency.

8. (previously presented) The method of any one of claims 2 and 3, further including the step of:

providing some of said financial assistance centers with call activity reporting by means of a secure web site.

9. (currently amended) The method of any one of claims 2 and 3, further including the step of:

providing ~~call activity reporting updated no less than daily at a secure web site~~  
the lender with call activity reporting.

10. (previously presented) The method of any one of claims 2 and 3, further including the step of:

providing a web site demonstration of said method.

11. (previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a quantity of prior calls respectively placed to the financial assistance centers.

12. (previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a detection of a debtor who

has previously been referred to one of the financial assistance centers.

13. (previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day.

14. (previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by location of the debtor.

15. (previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day, location of the debtor, and a quantity of prior calls respectively placed to the financial assistance centers.

16. (previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a default call routing triggered by a failure to make a first connection to one of the financial assistance centers.

17. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including number of calls and call duration data for each said financial assistance center; and

generating a report of said call referral information.

18. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including caller hang up data; and generating a report of said call referral information.

19. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including attempted but uncompleted call connecting; and generating a report of said call referral information.

20. (previously presented) The method of any one of claims 2 and 3, further including the step of:

generating a call referral report by time period for each said financial assistance center.

21. (previously presented) The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by time of day.

22. (previously presented) The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by day of week.

23. (previously presented) The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by state of debtor.

24. (previously presented) The method of claim 20, further including the step of:

including in the report an analysis of uncompleted calls.

25. (previously presented) The method of any one of claims 2 and 3, further including the step of:

generating a call referral report including a comparison of said financial assistance centers.

26. (currently amended) The method of claim 25 26, further including the step of:

wherein the step of generating includes generating the call referral report including the comparison of said financial assistance centers by a respective one of the lenders.

27. (currently amended) The method of any one of claims 2 and 3, further including the step of:

using IVR to associate the telephone number with of the debtor with the lender information.

28. (previously presented) A report of said referral produced by the method of any one of claims 1-3.

29. (currently amended) A computer system programmed to implement a method for referring a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the computer system including:

a digital [electrical] computer having a processor, the processor [electrically] connected to store and receive [electrical] signals at a memory device, to receive input [electrical] signals corresponding to input information from an input device, to convert output [electrical] signals into output information at an output device, the processor programmed to control the digital [electrical] computer to receive the input [electrical] signals and to process the input [electrical] signals to produce the output [electrical] signals in storing telephone numbers for a plurality of financial assistance providers in memory accessible by said digital [electrical] computer, storing [lender-provided] criteria provided by a lender for selecting one of the financial assistance providers, identifying a debtor of the lender in response to a telephone communication, and selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

30. (currently amended) The computer system of claim 29 34, further including a telephone controlled by said digital [electrical] computer to connect the debtor by telephone to the one of the stored telephone numbers.

31. (currently amended) A method for making a computer system to refer a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the method including the steps of:

providing a digital [electrical] computer having a processor, the processor

[electrical] connected to store and receive [electrical] signals at a memory device, to receive input [electrical] signals corresponding to input information from an input device, to convert output [electrical] signals into output information at an output device; and programming the processor to control the digital [electrical] computer to receive the input [electrical] signals and to process the input [electrical] signals to produce the output [electrical] signals in storing telephone numbers for a plurality of financial assistance providers in memory accessible by said digital [electrical] computer, storing [lender-provided] criteria provided by a lender for selecting one of the financial assistance providers, identifying a debtor of the lender in response to a telephone communication, and selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

32. (currently amended) A computerized method for providing call referral activity reporting at an Internet address, the method including the steps of:

generating call referral data by receiving an inbound telephone communication from a [referring apparatus of information] debtor of a lender in a manner sufficient to identify a referrer identity corresponding to the lender, selecting which one of a plurality of financial assistance providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the [referrer] lender identity, and connecting the inbound communication to the one of the plurality of the financial assistance providers in accordance with the criteria; and posting call referral data to the Internet web address.

33. (currently amended) The method of any one of claims 2-3 and 32 34, further including the steps of:

engaging accounting software to track compensation for the connecting.

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